Louisiana Disaster Assistance Applicants: Understand FEMA Determination Letters, How to Appeal Them

Release Date: Sep 7, 2020

BATON ROUGE, La. – A quick fix may change the decision if you applied for FEMA help following Hurricane Laura and you disagree with your determination letter.

Everybody has a right to appeal. There are common reasons why FEMA may have denied your application. Read your determination letter carefully to understand FEMA's decision and know exactly what you need to do for your appeal. Often, applicants just need to submit some extra documents for FEMA to process their application.

FEMA can reconsider you in some cases if you:

- **Submit insurance documents.** Provide documents from your insurance company that detail your coverage or settlement is insufficient to make essential home repairs, provide a place to stay, or replace certain contents. FEMA cannot duplicate homeowner or renter insurance benefits.
- Prove occupancy. Provide documents that prove the damaged home or rental was your primary residence by supplying a copy of utility bills, driver's license or lease.
- **Prove ownership**. Provide documents such as mortgage or insurance documents, tax receipts or a deed. If you don't have a deed handy, contact your local or parish officials about obtaining a copy.

There are many other reasons you may disagree with FEMA's decision. If you feel the amount or type of assistance is incorrect, submit a signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.



Your full name, your FEMA application number and disaster number, your predisaster primary residence address and your current phone number and address should be included on all submitted documents. Application and disaster numbers are printed on page 1 of your determination letter, above your name and address.

Instructions to submit your appeal documents:

There are four ways you can submit your letter and documents. Be sure to include the cover letter you received from FEMA when you submit them.

 Mail documents and your letter within 60 days of receiving your determination letter to the address below. Your letter with accompanying documents must be postmarked within 60 days of the date on your letter from FEMA regarding your eligibility.

FEMA National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

- 2. Fax them to 800-827-8112.
- 3. Upload them online at <u>disasterassistance.gov</u> if you have a FEMA online account. To set up a FEMA online account, visit the site and click on "Check Your Application and Log In" and follow the directions.
- 4. Visit a FEMA drive-thru Disaster Recovery Center. The center operates under strict COVID-19 protocols to ensure the safety of all participants. Masks or face coverings are required for entry and service. You will remain in your car. A specialist wearing a face mask will receive your documents through the window and return them to you. Find your closest center by calling the FEMA helpline at 800-621-3362 or TTY 800-462-7585, going online to disasterassistance.gov or downloading the FEMA app.

You may see Disaster Survivor Assistance team members visiting door-to-door in your area. Check for official FEMA photo identification. They will be able to answer questions and update your records if you need assistance with documents.

If you have questions about submitting insurance documents, proving occupancy or ownership, or anything else about your determination letter, call the FEMA



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helpline 800-621-3362 or TTY 800-462-7585. Those who use 711 or Video Relay Service can call 800-621-3362.

Toll-free numbers are open daily from 7 a.m. to 10 p.m. Multilingual operators are available.

For the latest information on Hurricane Laura, visit www.fema.gov/disaster/4559 or follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

